

WASHINGTON CITY.

SATURDAY MORNING, OCT. 31, 1857.

Mr. Isaac E. James, of Philadelphia, is our general traveling agent, assisted by James Parsons, John Collins, J. Hancock, Edward W. White, John E. Deane, E. A. Evans, H. S. James, T. Adams, F. A. Davis, R. T. Edwards.

BANKS AND BANKING—CONTINUED.

Those who espouse the cause of our paper currency, and justify the banks in refusing to pay their debts, resort to extraordinary assumptions. One class pretends that the extravagance of the times in dress and the manner and style of living is the great cause. It cannot be denied that there has been wasteful extravagance in dressing with many, and that thousands have lived in the most reckless and absurd manner. But this did not cause the banks to fail and to refuse to pay their debts in lawful money.

Another class assumes that over-trading abroad and shipping specie to meet the balance has caused the banks to set their creditors at defiance. For the sake of the argument we may admit that there has been over-trading, which has caused the shipment of specie.

But those who are enamored of a paper currency, and are opposed to one of coin, can hardly complain of the consequences of their own favorite system. They desire a paper currency because they prefer it. If the system explodes it is because they have mistaken its capacity for good, and are overwhelmed by it. The paper system is the real cause of over-trading, and as the currency it has occasioned is valueless abroad, of course something else must be sent to cancel whatever may be there due. The extent of over-trading and amount of these balances are never correctly stated. It is true that our commercial tables have sometimes shown that we import more than we export; but this does not prove how the actual balance stands.

The Hartford Times tells the following of a case of "idle capital." A remarkable case of the careful preservation of bank bills came to light in Middletown about two weeks since. Mr. John Cone, who resides near Haddam, appeared at the counter of the Middletown bank with \$1,000 of its bills, and asked for the specie, which was promptly given to him. These bills were paid to him in 1835, and were returned in the same packages, and with the same strips of paper and marks that were upon them when paid out. Mr. Cone had kept them 22 years, of course without interest. Had he placed his money in some good savings bank when it was first paid to him he would now be entitled to nearly \$3,000 instead of \$1,000.

This is what might be called (says the New Haven Register) keeping "a good bank account." A few such benevolent men as Mr. Cone would enable a bank to keep out a very respectable "circulation." It is what may be termed "the height of confidence."

CONFESSIO OF WEAKNESS. The Tribune has increasing doubts and misgivings in regard to the result of the pending election in New York. In its issue of Thursday last we find the following piteous appeal:

Republicans of New York! We desire of an adverse result of the election no thanks! We are not proud, and frankly to you, for the exigency of the case demands it.

NATURALIZATION QUALIFICATIONS.—General Cass, Secretary of State, has decided that the five years' residence necessary to naturalization need not be continuous, but that a man may reside here, and then go abroad, and then return, and if he has been in the country five years in all, his residence abroad will make no difference; and if he has taken the proper course otherwise, he can be naturalized.

LET GEN. CASS MAKE A DECISION. A mere visit to his native or any other foreign country ought not to deprive an immigrant of the advantage of his previous residence in computing his probationary service. If so, that a European who has come over here, and stayed a year or two, gone back with no intention of returning, and afterward came again, should have his former residence counted in order to make up his five years' probation, is equally at war with law and common sense.

ishes the balance of trade in our favor. Another cause of specie going abroad is to be found, not in the balance of trade, but in the fact that hundreds of millions of our stocks—national, State, city, and bank and railroad stocks and bonds—are held there, and we are paying them millions annually in the shape of dividends and interest, and occasionally some principal. Here we have a continued heavy drain from us, which neither high nor low tariffs, nor paper currency, can prevent. While the rate of interest abroad is lower than it is here, and investments in stocks and bonds in this country are deemed more profitable than at home, the people of Europe will become their owners, and we must submit to the drain it occasions. This is one of the natural consequences of the wholesale debt system prevailing among us, and which is stimulated by our bank currency system. But this drain, as heavy as it may be, is no justification for banks not paying their debts in money as they have promised. It might be entirely obviated but for the high prices occasioned by our paper system. The banks have long known that people abroad hold our stocks and bonds, and that profits and interest are to be paid to them, and that nothing but real money, or something equally acceptable to them, would be received in payment. They were bound to prepare for the consequences, that they have not done so. They have run in debt several hundred millions and promised to pay money, but they do not pay. If we ask them to redeem one of their promises they either offer in payment the promise of another non-paying bank, or shut the doors in our face and refuse us anything whatever. Every excuse offered for their conduct is fallacious more than it is actually false, and not one that redeems the paper system from the reproach of fatal imperfection, and of being the author of the mass of the pecuniary and commercial difficulties with which the country is overwhelmed. The banks have taken no step towards redeeming their promises in money. Those who will consent to take what will not produce over ninety or ninety-two cents upon the dollar may perhaps get it. But even this is not certain. Ask them to pay money and you are insulted. Mobs drive you out of town, even if you are suspected of wanting honest money due you from banks. Governors convene legislatures to pass laws to thwart you in your effort to obtain your honest dues, and even judges declare in advance that they are to be shielded by the courts from the consequences of their faults. There are some of the fruits of a fatally vicious system which corrupts everything, and openly sets the laws at defiance. For such a system there can be no rational apology.

IOWA ELECTION. The Kookuk Times (dem.) of the 24th publishes returns from 57 counties in Iowa, which give Lowe (Republican) 101 majority.

THE RETURNS FOR MEMBERS OF THE LEGISLATURE thus far are: Democrats, 32; Republicans, 11; democratic members, 21. This is a democratic gain of 15 members.

A GOOD BANK CUSTOMER. The Hartford Times tells the following of a case of "idle capital."

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MISSOURI AFFAIRS. We have received the brief and sensible message of Gov. Jackson to the Legislature of Missouri. It relates exclusively to Missouri affairs, and is remarkable for its directness and good sense. A plain farmer, Gov. Jackson, in a most unostentatious manner, marches directly to his object without manifesting the slightest fear of being misconstrued or misunderstood. Elected in August, 1856, to the office of lieutenant governor, he was unexpectedly called upon at the close of last winter to fill the office of governor, that officer (Gov. Polk) having been elected to the Senate of the United States.

Gov. Jackson, who, when a candidate, had been reviled by the know-nothings and Bentons as unsuitable and wholly incompetent for the office for which the democracy had nominated him, has, by his courage, firmness, and exceeding good sense, shown himself to be one of the ablest, as he is one of the most popular, governors the State has ever had.

His message is principally devoted to the subject of the State indebtedness, and to banks. Referring to the recent collapse of the credit system, Governor Jackson says:

"To us, the most disastrous consequence produced has been the check given to our railroad system, and the evident deterioration of the credit of the State. Our prospects are so dependent upon these, that the present condition of our affairs, by my opinion, requires as serious and important duties. The first of these is, to take such judicious and decisive measures as will secure beyond all question the honor and credit of the State; the second, to devise such amendments to our railroad system as will enable the companies to secure what has been done, and to place such additional guaranties upon the banking system as will confine it within safe limits, and tend to expel from our borders all depreciated paper."

The first thought of the honest old farmer intrusted with public authority is to take "judicious and decisive measures" "to secure, beyond all question, the honor and credit of the State." That is the first thought of this old-fashioned democrat. Others, if they chose, might stop to growl at the condition of things, and boast (as he personally might) that they were not responsible therefor, but, riling above all this, Gov. Jackson esteemed it to be his first and paramount duty to see that the honor and the credit of the State were not wounded, from any cause, nor through anybody's fault. He found the State in debt, and its treasury anything but rich; he found a litter of new banks, and these banks alarmed and hesitating; he found railroad companies in possession of State bonds, and sees that these companies are in debt, have unfinished roads, and are sacrificing the bonds of the State at most ruinous rates. Without the slightest hesitation, and without stopping to inquire whether it would offend tax-payers on the one hand, or bank and railroad owners on the other, and thus make him unpopular, he makes the following recommendations:

"1st. That no more State bonds should be issued and sold at ruinous rates of discount. 2d. That a tax should be levied, which, with the surplus revenues, and the proceeds of the roads, and to the extent sufficient to cover the whole amount of interest on the bonds of the State. 3d. That the State should have a representation in the several bonds in proportion to the amounts of the bonds she has now or may hereafter issue in aid of the roads. 4th. That in future the bonds of the State should be disposed of in an open market, and to show the amount due to depositors, and the amount of their discounts, in addition to the items now required by law to be published. 5th. That it shall be the duty of the bank commissioners, whenever a bank or branch bank fails to redeem its circulation at the counter of the clearing house, to close the said bank or branch bank, in the manner now provided by law.

"Some of these measures are exclusively within the competency of the general assembly; others may require the assent of the companies. I will not believe that measures so just and necessary will meet with opposition from any man. It is a duty of the State, who have so liberally extended a helping hand to the roads, and such liberal charters to the banks, as well as to the character of the stockholders and directors of the companies, that no opposition shall be made to an arrangement so fair and equitable. That no more bonds should be issued and sold at the present ruinous rates of discount I presume will hardly be done by any one. The sacrifices of them in the eastern market, when it is known everywhere that our resources are ample and our character without a blemish. It seems to me, are sufficient to satisfy the whole community that this should be our line of policy. The levying of a tax to provide for the payment of the interest on the bonds is absolutely indispensable to protect the credit of the State, whatever may be the future policy of the government and the companies in the further prosecution of the work. In the present embarrassed condition of the finances of the country the ability of the companies to meet the interest may be doubted by capitalists, but with the final proposed to be set apart confidence will be inspired."

The railroad companies, to whom the bonds of the State have been loaned, agreed to pay the interest called for by the bonds; but as they may prove unable to do so, Gov. Jackson recommends that the legislature take it for granted that the companies will be unable to pay the interest, and proceed to "levy a tax," which, added to certain surplus moneys possessed by the State, will be "sufficient to cover the whole amount of interest on the bonds of the State."

Now, that is what we call a fair looking of difficulties in the face. A fearless governor like that it is worth having in times of trial and difficulty. It looks as though he meant the debt should be paid, principal and interest, on the days, and at the first end of the hours, agreed upon when the bonds were sold. And if the legislature of Missouri promptly responds to this manly recommendation, by levying a tax fully adequate to meet all payments as they mature, we venture the prediction that Missouri State bonds will at once become favorites with capitalists, and cease to be the mere objects of speculation. This, we think, will be done. Bravery begets bravery. When a governor courageously does his duty, the legislature is likely to imitate the example. And we think so for another reason—the confidence placed in the Missourians by their neighbors. Masses of men acting through agents, and persons living at a great distance, may be deceived in their estimate of the value of bonds; but sharp bankers, about to part with their own money, are not likely to be mistaken as to the solvency or the honesty of a neighboring maker of bonds.

The banks of Illinois and of Wisconsin own and now hold Missouri State bonds to an amount of more than seven millions of dollars! These bonds were bought long before the recent depreciation of price, and by as good business men as this nation can boast of. The opinion of these men must have been clear; it was certainly intelligent—has not their judgment, so far, been amply vindicated? Their confidence is certainly, when we consider their high

order of business intelligence, an unaccountable complacency to the integrity and to the solvency of the Missourians. We believe in their shrewdness and judgment—they know the Missourians well, and have deemed their money safe when invested in Missouri securities; we, therefore, at a greater distance, with less opportunities of forming an accurate judgment, cannot but regard with respect this neighborhood character. If the legislature fails to come up to the lofty standard of the governor, we shall be disappointed. If they do not take as high a stand as was ever taken by any legislature of any State in this nation, we shall be disappointed.

Missouri has a million of people and vast wealth, an unassailable financial name and boundless pride of character. She will pay, and pay every dollar, and at the place and at the time agreed on.

But, ask our eastern democratic friends, what did that honest, old-fashioned farmer governor of Missouri think of non-specie-paying banks? We will answer the question in Gov. Jackson's own words: "The measures recommended in relation to our banking system are such as are believed to have proven beneficial in other States, where the same system has been tried. Our banking system is in its infancy, and we cannot be too cautious in surrounding it with all the safe-guards suggested by the experience of the past, or the exigencies of the present. In all contingencies, and under all circumstances, a specie bank must be maintained. Unless this can be accomplished, it will be better to dispense with such institutions altogether, and to rely exclusively upon the operations of the known laws of supply and demand. It is feared that the embarrassments and alarm now prevalent will induce many of our citizens to hasten upon temporary legislative expedients, as a palliative of distress. All experience has proven that such expedients are not ultimate in the provision of far greater difficulties than those it is intended to alleviate. I cannot, therefore, recommend any interference with the obligations now existing between our citizens. The evils will cure themselves much sooner if left to the progress of events."

Gov. Jackson throws out this idea in relation to broken and private bankers, and we call special attention to it: "As a matter of public and permanent policy, however, the present is a most auspicious time to revise and amend the laws relative to the rights and duties of brokers and private bankers. In point of fact they exercise the influence of public institutions, and should be vigilantly watched. I am impressed with the opinion that when they suspend payment for any reason whatever, their assets should be placed in the hands of a trustee, to be equitably distributed amongst their creditors. This, I believe, would be an effectual check, and I know of nothing short of it which will."

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Governor Stewart's inaugural address, which we have just received, and which is an able document, thoroughly sustains the financial policy of his predecessor, Governor Jackson, and recommends the levying of a tax sufficient to pay the interest on the bonds of the State without regard to the ability of the railroad companies.

The Paris Monitor of the 14th instant publishes the following notice: "The maritime Prefect of Brest has transmitted to the Department of Marine and the Colonies a note written in pencil, in the English language, which was found enclosed in a glass bottle, found September 14th on the beach of Melon, Syndicat of Pornopder, in the department of Finistere. The great interest which attaches to this note, which purports to have been written by a passenger on board the American steamer Pacific, supposed to have been lost, with all on board, in 1856, induces us to publish it. The following is a translation: 'Steamer Pacific, Captain Eldridge-Smith, passenger. The steamer Pacific is between two mountains of ice. All is lost—April 1, 1856. At the moment we are going down—two hours after midnight.' The word April is substituted. The writer of the note first wrote the letter M to indicate the month."

"We cannot decide how much credit should be given to this alleged discovery. The loss of the Pacific, we believe, occurred in the month of January.

WHY DON'T THE PLANTERS SELL THEIR COTTON? The above question, which has been frequently asked of late, is thus answered by the Augusta (Ga.) Constitutionalist:

"We daily hear this question asked. 'Why don't the planters sell their cotton?' We can answer for many of the planters, although we do not presume to answer for all. The great majority of the planters are out of debt, and prefer to hold their cotton until a more acceptable time comes for them to sell. If the planters have no money to the merchants or the banks, what relief would the selling of their cotton afford? The money that would be required to pay for the cotton would be as available, at least in ordinary negotiations, as lots of cotton.

"In cases where planters own country merchants, and country merchants own city merchants, and city merchants own the banks, then the planters should settle up their accounts at country stores with money, cotton, or produce of some kind that is convertible into money in our cities, and enable payments to be made through the lines of credit.

"The mercantile community are more or less perplexed in making collections, and there are doubtless some few planters who owe bills and notes that are due. The present is a time when prompt liquidation would, without doubt, be thankfully acknowledged.

"Planters who are in debt, and hold their cotton for higher prices should at least sell enough at market rates to pay their debts, and then hold on to the remaining portion of their produce for the 'good time coming' that they anxiously expect when the troubles of the times pass away.

"If the planters consider the present current prices too low, they cannot be unmindful of the fact that prices are relatively higher in Augusta than in any portion of the United States.

"There is no difficulty about money matters in this city, so far as the sale of cotton is concerned. Hundreds of thousands of dollars are ready to be paid out whenever the cotton is put on the market and directed to be sold at the ruling rates."

DEPARTMENT NEWS.

Out of Living of Missouri.—A correspondent at this place writes that provisions are mostly imported from the United States. Flour ranges from \$12 to \$16 per barrel; lard and bacon from 20 to 25 cents per lb.; lard butter, \$10 to \$12 per 100 lbs.; rice, 25¢ per bushel; butter, 62¢ cents per lb.; salt fish from \$12 to \$14 per barrel; sugar, 25 cents per lb.; potatoes, \$1 25 per bushel; and everything for family use proportionately high.

The Opinion of the Attorney General on the Treaty with the Kansas Indians.—The unlawful intrusions upon the reserved lands of the Kansas Indians have become a serious evil, and compel the department to take strong measures not only to counteract the disorder and lawlessness which have already been caused, but to prevent a renewal of them for the future. Accordingly, certain questions were propounded to the Attorney General, which prompt answers were returned. We copy as follows:

1. As to the nature of the title by which the Kansas half-breeds hold their individual reserves. By the treaty of St. Louis the Kansas half-breed and the half-breed reserve are in lawful possession of their respective reservations, and have a perfect right to their respective reservations, or their lands. Against all other individuals or combinations under that treaty the title is perfect and absolute. And their individual title is perfect and absolute. And their individual title is perfect and absolute. And their individual title is perfect and absolute.

2. As to the applicability of the provisions of the trade and intercourse law of the 20th of June, 1834, to the Indian reserved lands in Kansas or Nebraska. By the 11th section of the act, the Indian title is extinguished, and the land is to be in the Kansas half-breed reserves or the original Indian title is extinguished, and remains in the tribe, in either case the good faith of the United States is pledged by solemn treaty to protect the Indian occupant from trespassers, intruders, and wrong-doers of every sort; and the whole force of the government, military as well as civil, should be promptly put forth, if necessary, to vindicate the good faith.

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in payment of such drafts as are left open or sent to them for collection, and asking the opinion and instructions of the department in relation to them.

By the 18th section of the act of August 6, 1846, it is declared that, on and after the 1st day of January, 1847, all duties, taxes, and sales of public lands, debts, and suits of every kind existing or becoming due to the United States, and all other moneys due for postage or otherwise to the General Post Office Department, shall be paid in gold and silver coin, or in treasury notes issued under the authority of the United States.

By the 11th section of the act of March 3, 1851, which authorizes and regulates the collection and issue of a silver coin of the denomination and legal value of three cents, it is provided that said coin "shall be a legal tender in payment of debts for the amount of thirty cents or under."

From the above provisions of law, still in force and un-repealed, it seems evident that you are not compelled to receive cents in payment for either postage or postage stamps, nor from any one person, at any one time, more than thirty cents in three-cent coin. All beyond this rests in your own discretion, and in that spirit of courtesy and accommodation which, I doubt not, will ever induce you in the discharge of your official duties.

Very respectfully, &c.  
H. H. KING,  
First Assistant Postmaster General.

Appointments of Route Agents.—Several weeks since we announced that the Post Office Department was perfecting arrangements which would result in increased safety and speed in the transmission of the great through express mails, and the appointment of special mail agents to run between Baltimore and Cincinnati as the first experiment. Since then, the plans of the department have been practically tested, and found to answer every purpose, in consequence of which six special agents, at an annual compensation of \$1,000 each, were yesterday appointed to run between Philadelphia and Columbus, Ohio. Subjoined is a list of their names: George W. Fox, Lorenzo Dow, and John E. Zeigler, of Philadelphia; James H. Folsom, and John W. White, of Pittsburg; and Ambrose Huff, of Columbus, Ohio.

A COINCIDENCE. The following comes to us from a friend and correspondent, and to the truth of his own remarks we can bear the most heartfelt testimony:

"When, in February, 1850, Gen. Jacob Thompson rose in his seat as a Member of Congress, and proposed a resolution of the House, relative to the appointment of a clerk of the Interior Department, little did I think that I should live to see him at the head of said department. His language at that time was as follows: 'Resolved, That the Secretary of the Interior be directed to inform this House whether any extra or temporary clerks are now employed in the office of the Interior, and if so, to what duty they are assigned, and if any of the offices of the Interior since the 4th of March, 1849; and if any, to state the reason for their employment, and the law authorizing it. Also, to furnish a list of the same from each office, showing the actual business on which they are employed, and the amount of compensation paid to each, and designating the appropriations out of which their compensation is paid. Also, to furnish a list of all persons who are or have been employed in the office of the Interior Department proper, excluding the Secretary and chief clerk of said department, showing the rate of compensation paid to each, and designating the appropriations out of which said compensation is paid, and the law authorizing the same. Also, to furnish a statement of the contingent expenses of said department out of the 1st of January, 1850, and the appropriations out of which they are paid. Also, to inform this House whether the clerks of the Interior, or any clerk or clerks appointed as such in any of the offices now belonging to said Department of the Interior to the discharge of duties in the office proper of said department, and to state the authority for such transfers, if any, and to give the names of such clerks as are no longer wanted in the office in which they held their appointments.'"

"For my present purpose the specific points of this resolution are of no consequence, and I need it to you simply to show that, as a public servant of his State, he felt an interest in, and had an eye to, the welfare of the country. At that time he could only talk, and he did talk like a man of strong common sense; but now that he is in addition to act, how is he conducting himself? I answer, so far as I can gather from the leading men in his department, with a sincerity of purpose and an ability which are rather a novelty in Washington. He has proven himself strong enough to cope with the most important questions, and, like a man of sense, does not permit himself to be carried to the point of little things. Prompt to maintain the just demands of the poor Indians, as well as the rights of the widow of the poorest soldier, he has at the same time, in his manner of organizing the wagon roads which are to cross the continent, and in his expressed opinions upon technical points, displayed a capacity for business and a legal and logical mind which has given him a reputation as an executive officer. In his department towards those who consult him on business he is polite but decided, and I do not see but he is destined to be as popular in Washington, as a Secretary, as he has ever been, as a man, in Mississippi."

GENERAL CUSHING'S SPEECH. The Boston Post of Wednesday's issue contains a full and corrected report of the able and elaborate speech delivered by Hon. Caleb Cushing in that city on Tuesday last. The crowded state of our columns will only permit us to make room for the Post's notice of the meeting and the speech. That paper says:

"Yesterday, at the busy hour of twelve o'clock, in spite of the inclemency of the weather, the galleries of Faneuil Hall were completely filled, and in a short time every part of the old edifice was crowded to its utmost capacity. Such a meeting of itself, at such a hour, was a high compliment to General Cushing. We can recall but few political meetings of the kind in the city since the time when Daniel Webster, at the time he was Secretary of State, addressed the citizens of Boston on political subjects. This was at noon; and the hall was then closely packed.

"General Cushing was honored with a most enthusiastic reception—the prolonged applause ending only in a ringing cheer. For two hours he sat, and gave him the most respectful attention, interrupting him frequently with warm applause; and at the conclusion again giving him hearty cheers. And yet the speaker mostly read from his manuscript; his matter was addressed to the reason; there was no clap-net about it; and the evidence of his great effort to speak to the heart and to the intellect was too great in coming before an American audience. The reception of this speech—the marked sensation portions of it caused—was alike complimentary to the speaker and the hearers.

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